Net Income \$200 \$187.3 \$180 \$164.2 \$154.8 \$152.4 \$160 \$140 \$123.5 \$120 **\$ in Millions** \$100 \$80 \$60 \$40 \$20 \$0 Q2 2023 Q3 2023 Q4 2023 Q1 2024 Q2 2024 Pre-tax income, excluding provision for credit losses (non-GAAP) \$300 \$280 \$271.6 \$260 \$251.4 \$244.8 \$239.9 \$240 \$220 **S in Millions** \$208.2 \$200 \$180 \$160 \$140 \$120 \$100 Q2 2023 Q3 2023 Q4 2023 Q1 2024 Q2 2024

The graphs below illustrate certain financial highlights of the second quarter of 2024 as well as historical financial performance. See "Supplemental Non-GAAP Financial Measures/Ratios" at Table 18 for additional information with respect to non-GAAP financial measures/ratios, including the reconciliations to the corresponding GAAP financial measures/ratios.











